providing a database including payee records;

[the request for payment further including payment information, such as payor's name and address data;]

processing the [payment] information to produce an eleven digit zip code for the payee;

accessing the database to locate [any] payee records corresponding to the eleven digit zip code.

5. (Amended) The computer implemented remittance payment process of claim 1, further comprising the steps of:

storing, in a database, alteration rules for each payee indicating a format in which [a] that payee [expects] is to receive an account number; and

transforming the received account number into an altered account number according to the alteration rules.

9. (Amended) The remittance apparatus of claim 6, wherein the [request for payment further includes payment] information[, such as payor's] includes a payor name and address data[;], and further comprising:

[providing] a database including payee records;

a mapping unit configured to process [processing] the [payment] information to produce an eleven digit zip code for the payee;

a retrieval unit [accessing] configured to access the database to locate [any] payee records corresponding to the eleven digit zip code.

14. (Amended) The article of manufacture of claim 11, wherein the computer program is further configured to cause the computer to: